

IN THE CLAIMS

Please amend the claims as follows:

1 1. (currently amended) A computer system for verifying a commercial transaction
2 between a user with account information and a merchant, said computer system comprising:
3 a processing unit for processing data and code; and
4 memory for storing said data and said code, said data and said code comprising
5 a merchant communications module operative to facilitate a connection with said
6 merchant for receiving a transaction approval request, said transaction approval
7 request including information to identify an account-holder associated with said
8 account information,
9 a pre-verification condition associated with said account-holder, said pre-verification
10 condition defining a pre-verified circumstance when account-holder verification
11 of said transaction approval request is not needed if said transaction approval
12 request satisfies said pre-verification condition, ~~said account-holder verification~~
13 ~~including contacting said account-holder,~~
14 an account-holder communications module operative to facilitate a separate
15 connection with said account-holder for said account-holder
16 to verify said transaction approval request, and
17 to set said pre-verification condition, so that said account-holder can specify
18 the circumstances when account-holder verification is not needed,
19 an authorization module responsive to said transaction approval request and operative
20 to compare said transaction approval request with said pre-verification condition
21 ~~before contacting said account-holder to perform account-holder verification~~
22 ~~of said transaction approval request,~~
23 to verify said transaction approval request without ~~attempting to contact said~~
24 ~~account-holder to perform account-holder~~ obtaining verification from said
25 account-holder if said pre-verification condition is satisfied,
26 to verify said transaction approval request with said account-holder ~~by contacting~~
27 ~~said account-holder~~ via said account-holder communications module if said
28 pre-verification condition is not satisfied, and

29 to issue an approval to said merchant only if said transaction approval request is
30 ~~verified, and verified; and wherein~~
31 ~~an account holder communication module operative to enable the account holder to~~
32 ~~set said pre-verification condition, so that said account holder can specify the~~
33 ~~circumstances when account holder verification is not needed~~
34 said authorization module includes an interactive verification module operative to
35 wait for said account-holder to initiate said connection with said account-holder
36 communication module, any prior notification to said account-holder regarding
37 said transaction approval request being disabled.

1 2. (currently amended) A computer system according to Claim 1, further comprising:
2 a plurality of pre-verification conditions; and
3 said authorization module is operative to verify said transaction approval request
4 ~~without attempting to contact said account holder~~ if at least one of said plurality
5 of pre-verification conditions is satisfied.

1 3. (currently amended) A computer system according to Claim 1, further comprising:
2 a plurality of pre-verification conditions; and
3 said authorization module is operative to verify said transaction approval request
4 ~~without attempting to contact said account holder~~ only if all of said plurality of
5 pre-verification conditions are satisfied.

1 4. (canceled)

1 5. (previously presented) A computer system according to Claim 1, wherein said
2 account-holder communications module is operative to:
3 receive a connection request from said account-holder;
4 establish a connection with said account-holder;
5 authenticate said account-holder;
6 present said pre-verification condition to said account-holder; and
7 receive modification instructions for said pre-verification condition from said account
8 holder.

1 6. (previously presented) A computer system according to Claim 5, wherein, prior to
2 receiving said modification instructions from said account-holder, said pre-verification condition
3 is not satisfied.

1 7. (previously presented) A computer system according to Claim 1, wherein said pre-
2 verification condition includes at least one merchant identifier.

1 8. (currently amended) A computer system according to Claim 7, wherein said
2 authorization module, responsive to receipt of said transaction approval request, is operative to:
3 compare said merchant transmitting said transaction approval request with each of
4 said merchant identifiers; and
5 verify said transaction approval request ~~without attempting to contact said account-~~
6 ~~holder~~ if said merchant sending said transaction approval request is identified by
7 one of said merchant identifiers.

1 9. (previously presented) A computer system according to Claim 1, wherein said pre-
2 verification condition includes a pre-verified purchase price.

1 10. (currently amended) A computer system according to Claim 9, wherein said
2 authorization module, responsive to receipt of said transaction approval request is operative to:
3 compare a purchase price contained within said transaction approval request with said
4 pre-verified purchase price; and
5 verify said transaction approval request ~~without attempting to contact said account-~~
6 ~~holder~~ if said purchase price contained within said transaction approval request is
7 less than said pre-verified purchase price.

1 11. (previously presented) A computer system according to Claim 1, wherein said pre-
2 verification condition includes a begin date and an end date.

1 12. (currently amended) A computer system according to Claim 11, wherein said
2 authorization module, responsive to receipt of said transaction approval request, is operative to:
3 compare a purchase date contained within said transaction approval request with said
4 begin date and said end date; and
5 verify said transaction approval request ~~without attempting to contact said account-~~
6 ~~holder~~ if said purchase date falls between said begin date and said end date.

1 13. (currently amended) In a computer system, a method for verifying a commercial
2 transaction between a user with account information and a merchant, said method comprising:
3 storing a pre-verification condition for an account-holder associated with said account
4 information, said pre-verification condition defining a pre-verified circumstance
5 when account-holder verification of a transaction approval request is not needed if
6 said transaction approval request satisfies said pre-verification condition, ~~said~~
7 ~~account-holder verification including contacting said account holder;~~
8 receiving said transaction approval request from said merchant, said transaction
9 approval request including information to identify said account-holder;
10 comparing said transaction approval request to said pre-verification condition ~~before~~
11 ~~attempting to contact said account holder to perform account holder verification~~
12 ~~of said transaction approval request;~~
13 verifying said transaction approval request without ~~attempting to contact said~~
14 ~~account holder to perform~~ obtaining account-holder verification if said pre-
15 verification condition is met;
16 verifying said transaction approval request with said account-holder ~~by contacting~~
17 ~~said account holder~~ if said pre-verification condition is not met, said verification
18 with said account-holder including disabling any notification to said account-
19 holder and waiting for said account-holder to initiate communication with said
20 computer system; and
21 issuing an approval to said merchant only if said transaction approval request is
22 verified.

1 14. (currently amended) A method according to Claim 13, wherein:
2 said step of storing said pre-verification condition includes storing a plurality of pre-
3 verification conditions; and
4 said step of verifying said transaction approval request without ~~attempting to contact~~
5 ~~said account holder~~ obtaining account-holder verification includes verifying said
6 transaction approval request if at least one of said plurality of pre-verification
7 conditions is satisfied.

1 15. (currently amended) A method according to Claim 13, wherein:

2 said step of storing said pre-verification condition includes storing a plurality of pre-
3 verification conditions; and

4 said step of verifying said transaction approval request without ~~attempting to contact~~
5 ~~said account-holder~~ obtaining account-holder verification includes verifying said
6 transaction approval request only if all of said plurality of pre-verification
7 conditions are satisfied.

1 16. (previously presented) A method according to Claim 13, wherein said
2 pre-verification condition is determined by said account-holder.

1 17. (previously presented) A method according to Claim 13, further comprising:

2 establishing a connection with said account-holder;

3 authenticating said account-holder; and

4 allowing said account-holder to modify said pre-verification condition associated
5 with said account-holder.

1 18. (previously presented) A method according to Claim 17, wherein said pre-
2 verification condition is not satisfied prior to modification by said account-holder.

1 19. (previously presented) A method according to Claim 13, wherein said pre-
2 verification condition includes at least one merchant identifier.

1 20. (currently amended) A method according to Claim 19, wherein:

2 said pre-verification condition includes a plurality of merchant identifiers; and

3 said transaction approval request is verified without ~~attempting to contact said~~

4 ~~account-holder~~ obtaining account-holder verification if said merchant is identified
5 by one of said plurality of merchant identifiers.

1 21. (previously presented) A method according to Claim 13, wherein said pre-
2 verification condition includes a pre-verified purchase price.

1 22. (currently amended) A method according to Claim 21, wherein said transaction
2 approval request is verified without ~~attempting to contact said account holder~~ obtaining account-
3 holder verification if a purchase price identified in said transaction approval request is less than
4 said pre-verified purchase.

1 23. (previously presented) A method according to Claim 13, wherein said pre-
2 verification condition includes at least one pre-verification date.

1 24. (currently amended) A method according to Claim 23, wherein:
2 said pre-verification condition includes at least one pair of pre-verification dates; and
3 said transaction approval request is verified without ~~attempting to contact said~~
4 ~~account holder~~ obtaining account-holder verification if a transaction date included
5 in said transaction approval request falls between said pre-verification dates.

1 25. (currently amended) A non-transitory computer-readable storage medium having
2 code embodied therein for causing an electronic device to ~~perform a method for verifying a~~
3 ~~commercial transaction between a user with account information and a merchant, said method~~
4 ~~comprising the steps of:~~
5 ~~storing~~ store a pre-verification condition for an account-holder associated with
6 [[said]] account information, said pre-verification condition defining a pre-
7 verified circumstance when account-holder verification of a transaction approval
8 request associated with a commercial transaction between a user with said
9 account information and a merchant is not needed if said transaction approval
10 request satisfies said pre-verification condition, ~~said account holder verification~~
11 ~~including contacting said account holder;~~
12 ~~receiving~~ receive said transaction approval request from said merchant, said
13 transaction approval request including information to identify said account-
14 holder;

15 ~~comparing~~ compare said transaction approval request to said pre-verification
16 condition ~~before attempting to contact said account holder to perform account-~~
17 ~~holder verification of said transaction approval request;~~
18 ~~verifying~~ verify said transaction approval request without ~~attempting to contact said~~
19 ~~account holder to perform~~ obtaining account-holder verification if said pre-
20 verification condition is met;
21 ~~verifying~~ verify said transaction approval request with said account-holder by
22 ~~contacting said account holder~~ if said pre-verification condition is not
23 met, including disabling any notification to said account-holder and waiting for
24 said account-holder to initiate communication with said computer system; and
25 ~~issuing~~ issue an approval to said merchant only if said transaction approval request is
26 verified.

1 26. (currently amended) A non-transitory computer-readable storage medium according
2 to Claim 25, wherein said code is operative to cause said electronic device to:
3 ~~said step of storing said pre-verification condition includes storing~~ store a plurality of
4 pre-verification conditions; and
5 ~~said step of verifying said transaction approval request without attempting to contact~~
6 ~~said account holder includes verifying~~ verify said transaction approval request
7 without obtaining account-holder verification if at least one of said plurality of
8 pre-verification conditions is satisfied.

1 27. (currently amended) A non-transitory computer-readable storage medium according
2 to Claim 25, wherein said code is operative to cause said electronic device to:
3 ~~said step of storing said pre-verification condition includes storing~~ store a plurality of
4 pre-verification conditions; and
5 ~~said step of verifying said transaction approval request without attempting to contact~~
6 ~~said account holder includes verifying~~ verify said transaction approval request
7 without obtaining account-holder verification only if all of said plurality of pre-
8 verification conditions are satisfied.

1 28. (previously presented) A non-transitory computer-readable storage medium
2 according to Claim 25, wherein said pre-verification condition is determined by said account-
3 holder.

1 29. (currently amended) A non-transitory computer-readable storage medium according
2 to Claim 25, wherein ~~said method further comprises the steps of~~ said code is further operative to
3 cause said electronic device to:

4 ~~establishing~~ establish a connection with said account-holder;

5 ~~authenticating~~ authenticate said account-holder; and

6 ~~allowing~~ allow said account-holder to modify said pre-verification condition
7 associated with said account-holder.

1 30. (previously presented) A non-transitory computer-readable storage medium
2 according to Claim 29, wherein said pre-verification condition is not satisfied prior to
3 modification by said account-holder.

1 31. (previously presented) A non-transitory computer-readable storage medium
2 according to Claim 25, wherein said pre-verification condition includes at least one merchant
3 identifier.

1 32. (currently amended) A non-transitory computer-readable storage medium according
2 to Claim 31, wherein:

3 said pre-verification condition includes a plurality of merchant identifiers; and

4 ~~said transaction approval request is verified without attempting to contact said~~

5 ~~account holder~~ said code is operative to cause said electronic device to verify said

6 transaction approval request without obtaining account-holder verification if said

7 merchant is identified by one of said plurality of merchant identifiers.

1 33. (previously presented) A non-transitory computer-readable storage medium
2 according to Claim 25, wherein said pre-verification condition includes a pre-verified purchase
3 price.

1 34. (currently amended) A non-transitory computer-readable storage medium according
2 to Claim 33, wherein ~~said transaction approval request is verified without attempting to contact~~
3 ~~said account holder~~ said code is operative to cause said electronic device to verify said
4 transaction approval request without obtaining account-holder verification if a purchase price
5 identified in said transaction approval request is less than said pre-verified purchase.

1 35. (previously presented) A non-transitory computer-readable storage medium
2 according to Claim 25, wherein said pre-verification condition includes at least one pre-
3 verification date.

1 36. (currently amended) A non-transitory computer-readable storage medium according
2 to ~~Claim 25~~ Claim 35, wherein:
3 said pre-verification condition includes at least one pair of pre-verification dates; and
4 ~~said transaction approval request is verified without attempting to contact said~~
5 ~~account holder~~ said code is operative to cause said electronic device to verify said
6 transaction approval request without obtaining account-holder verification if a
7 transaction date included in said transaction approval request falls between said
8 pre-verification dates.

1 37. (new) In a computer system, a method for verifying commercial transactions
2 between a user with account information and a merchant, said method comprising:
3 storing a pre-verification condition for an account-holder associated with said account
4 information, said pre-verification condition defining a pre-verified circumstance
5 when account-holder verification of a transaction approval request is not needed if
6 said transaction approval request satisfies said pre-verification condition;
7 receiving instructions from said account-holder to selectively enable a previously-
8 disabled verification function;
9 receiving said transaction approval request from said merchant, said transaction
10 approval request including information to identify said account-holder;
11 comparing said transaction approval request to said pre-verification condition;

12 verifying said transaction approval request without obtaining account-holder
13 verification if said pre-verification condition is met;
14 verifying said transaction approval request with said account-holder if said pre-
15 verification condition is not met;
16 issuing an approval to said merchant only if said transaction approval request is
17 verified or if said verification function has been selectively disabled;
18 receiving instructions from said account-holder to selectively disable said previously-
19 enabled verification function;
20 receiving a subsequent transaction approval request from another merchant; and
21 issuing an approval to said another merchant without verifying said subsequent
22 transaction approval request responsive to said selectively-disabled verification
23 function.

1 38. (new) A method according to Claim 37, wherein:
2 said step of storing said pre-verification condition includes storing a plurality of pre-
3 verification conditions; and
4 said step of verifying said transaction approval request without obtaining account-
5 holder verification includes verifying said transaction approval request if at least
6 one of said plurality of pre-verification conditions is satisfied.

1 39. (new) A method according to Claim 37, wherein:
2 said step of storing said pre-verification condition includes storing a plurality of pre-
3 verification conditions; and
4 said step of verifying said transaction approval request without obtaining account-
5 holder verification includes verifying said transaction approval request only if all
6 of said plurality of pre-verification conditions are satisfied.

1 40. (new) A method according to Claim 37, wherein said pre-verification condition is
2 determined by said account-holder.

1 41. (new) A method according to Claim 37, further comprising:
2 establishing a connection with said account-holder;
3 authenticating said account-holder; and
4 allowing said account-holder to modify said pre-verification condition associated
5 with said account-holder.

1 42. (new) A method according to Claim 41, wherein said pre-verification condition is not
2 satisfied prior to modification by said account-holder.

1 43. (new) A method according to Claim 37, wherein said pre-verification condition
2 includes at least one merchant identifier.

1 44. (new) A method according to Claim 43, wherein:
2 said pre-verification condition includes a plurality of merchant identifiers; and
3 said transaction approval request is verified without obtaining account-holder
4 verification if said merchant is identified by one of said plurality of merchant
5 identifiers.

1 45. (new) A method according to Claim 37, wherein said pre-verification condition
2 includes a pre-verified purchase price.

1 46. (new) A method according to Claim 45, wherein said transaction approval request is
2 verified without obtaining account-holder verification if a purchase price identified in said
3 transaction approval request is less than said pre-verified purchase.

1 47. (new) A method according to Claim 37, wherein said pre-verification condition
2 includes at least one pre-verification date.

1 48. (new) A method according to Claim 47, wherein:
2 said pre-verification condition includes at least one pair of pre-verification dates; and
3 said transaction approval request is verified without obtaining account-holder
4 verification if a transaction date included in said transaction approval request falls
5 between said pre-verification dates.